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UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ILLINOIS

In re: WYDRO, MARIA	§	Case No. 08-20576
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that <u>RICHARD M. FOGEL</u>, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

	_	
The Final Report shows receipts of	\$	201,979.54
and approved disbursements of	\$	0.00
leaving a balance of	\$	201,979.54
Claims of secured creditors will be paid as follows:		
Claimant	i	Proposed Payment
Illinois Department of Healthcare & Family Service	9	3,127.5

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant		Fees	Fees		Expenses	
Trustee	RICHARD M. FOGEL	_ \$ _	6,973.65	\$	0.00	
Attorney for trustee	SHAW GUSSIS	_ \$ _	5,857.50	\$	138.86	
Appraiser		_ \$		\$		
Auctioneer		_ \$		\$		
Accountant		_ \$ _		\$		
Special Attorney for						
trustee		_ \$		\$		
Charges,	U.S. Bankruptcy Court	_ \$		\$		
Fees,	United States Trustee	_ \$ _		\$		

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Other	 \$	\$
Attorney for trustee	\$	\$
Applications for prior chapter fees and	administrative expenses l	have been filed as follows:
Reason/Applicant	Fees	Expenses
Attorney for debtor	\$	\$
Attorney for	\$	\$
Accountant for	\$	\$
Appraiser for	\$	\$
Other	\$	\$
	\$ \$	\$ \$

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number

Claimant

Allowed Amt. of Claim

Proposed Payment

N/A

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$43,809.10 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed	Amt. of Claim	Propo	osed Payment
1	Discover Bank/DFS Services LLC	\$	10,580.48	\$	10,580.48
2	PYOD LLC its successors and assigns as assignee of Citi Card	\$	12,816.30	\$	12,816.30
3	PYOD LLC its successors and assigns as assignee of Citibank	\$	6,048.31	\$	6,048.31
4	CHASE BANK USA	\$	4,796.09	\$	4,796.09
5	PYOD LLC its successors and	\$	9,567.92	\$	9,567.92

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assigns as assignee of Washington Mutual

Late filed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed	Amt. of Claim	Propo	osed Payment
11	Discover Bank/DFS Services LLC (Interest)	\$	233.35	\$	233.35
21	PYOD LLC its successors and assigns as assignee of Citi Card (Interest)	\$	282.66	\$	282.66
31	PYOD LLC its successors and assigns as assignee of Citibank (Interest)	\$	133.39	\$	133.39
41	CHASE BANK USA (Interest)	\$	105.78	\$	105.78
51	PYOD LLC its successors and assigns as assignee of Washington Mutual (Interest)	\$	211.02	\$	211.02
61	Illinois Department of Healthcare & Family Service (Interest)	\$	46.92	\$	46.92
7	FIA Card Services, N/A/Bank of America	\$	14,008.81	\$	14,008.81
71	FIA Card Services, N/A/Bank of America (Interest)	\$	308.96	\$	308.96
8	American Infosource LP as agent for Target	\$	230.30	\$	230.30
81	American Infosource LP as agent for Target (Interest)	\$	5.08	\$	5.08

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

Claim Number Claimant Allowed Amt. of Claim Proposed Payment N/A

The amount of surplus returned to the debtor after payment of all claims and interest is \$127,506.61.

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The trustee's Final report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 09/15/09 in Courtroom 742, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of this Court.

Date:	August 12, 2009	By: /s/ Richard M. Fogel
		Trustee

RICHARD F. FOGEL 321 N. CLARK STREET SUITE 800 CHICAGO, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.